

## REMARKS

Applicants reply to the Office Action dated April 17, 2008, within the shortened statutory three-month period for reply. Claims 1-13 were pending in the application and the Examiner rejects claims 1-13. Applicants add new dependent claim 14. Support for the new claim and amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by the new claim and amendments. Reconsideration of this application is respectfully requested.

### **Rejections Under 35 U.S.C. § 101**

The Examiner rejects claims 11 and 12 under 35 U.S.C. § 101 as being directed toward non-statutory subject matter. The Examiner asserts that the “claims do not recite the tangible components of the system and are therefore interpreted to encompass computer code” (item 7). Applicants amend claims 11 and 12 in accordance with instructions received from the USPTO in a separate case, wherein Applicants were instructed to follow the structure of the claims in Beauregard et al., U.S. Patent No. 5,710,578 since it presents claims that constitute statutory subject matter.

### **Rejections Under 35 U.S.C. § 103**

The Examiner rejects claims 1-3, 6-8, and 11-12 under 35 U.S.C. § 103(a) as being unpatentable over Shoolery et al., U.S. Patent No. 5,570,283, (“Shoolery”) in view of Khanna et al., U.S. Patent Publication No. 2002/0133605, (“Khanna”). Applicants respectfully traverse this rejection.

Shoolery generally discloses a system for aggregating travel transaction data from Customer Reservations System (CRS) systems in order to provide corporate leaders with a more rapid insight into travel expenses for an organization. As disclosed in the Background of Shoolery, CRS systems do not maintain travel information for more than 24 hours due to the fact that current CRS systems are old and lack the memory and processing power to maintain such information for longer periods of time. As such, Shoolery correctly notes that “information about travelers’ itineraries virtually disappears until post travel credit card invoices are processed” (column 2, lines 46-48). Shoolery goes on to state that this can take as long as three months, therefore, managers are at a disadvantage in timely identifying out-of-policy travel that employees may have made.

As such, Shoolery seeks to overcome the disadvantages of prior art travel reporting by connecting to various CRS systems on a regular basis and downloading travel information, including travel cost data, relating to their employees. The Shoolery system is able to process this information to produce an expense report that can be electronically routed to the traveling employee. The employee can then add other expenses such as, for example, taxi fares, dining expenses, entertainment expenses, etc. The expense report is then routed to the appropriate manager for review and approval. Once approved, Shoolery discloses that the expense report can be used to reconcile receipts, ATM withdrawals, per diem, etc.

Moreover, the Shoolery expense report "can then be sent...to credit card companies, relocation services check writing facilities and the like and the actual cost stored via the server 66 in the tables 64 so that actual total trip cost data is available as soon as it is determined" (column 8, lines 43-48). Applicants note, however, that Shoolery does not reveal how this information is being used by any of the entities that it is being sent. For example, Shoolery does not disclose or suggest any ways that the credit card company uses the expense report when it is received. There is no disclosure as to any sort of retrieving of both travel transactions from a CRS and financial transaction data from a financial institution. Moreover, Shoolery does not disclose or contemplate the combining of the CRS data and credit card company data in any manner.

Applicants further note that, while Shoolery generally discloses "cost data", the referenced cost data is simply part of the CRS record. For example, it is known that an itinerary that is stored in a CRS includes flights. There are specific costs associated with those flights; however, this is not always representative of the true cost or whether a flight on an itinerary is even used. For example, an itinerary may list a cost of \$450 for a flight from Phoenix to New York. However, the actual charge for the flight may be only \$120 because the traveler applied a balance of \$320 worth of loyalty points when charging the flight to his credit card. As such, cost data retrieved from the CRS, as disclosed by Shoolery, is going to be \$450 which is \$320 higher than the actual incurred cost paid by the traveler of \$120. Therefore, cost data alone (from the CRS) is not reliable because it does not include actual financial transaction data obtained from a financial account provider. **While the presently claimed invention retrieves travel transaction data which includes the travel cost data as disclosed by Shoolery, the presently claimed invention goes way beyond Shoolery in that Shoolery does not ALSO disclose**

retrieving financial charge data from a financial source, as in the presently claimed invention.

Khanna generally discloses an online account aggregation system that allows online users to access any number of accounts from a single entry point. The Khanna system enables users to identify account web sites in which they would like convenient access. Each of the identified web site URL's are stored in a site database, alongside corresponding web site names and instruction sets unique to each web site. When a registered user accesses the Khanna web site, a number of links are provided, each corresponding to a previously identified account web site. When a user selects one of the links (e.g., "Compass Bank"), the Khanna system performs a search on the site database for a corresponding link URL. When the URL is located, a corresponding instruction set is retrieved.

While Khanna aggregates data from different web sites into a single interface, this data is not retrieved and matched in order to show specific spend transactions as they relate to specific travel transactions. For example, Khanna may retrieve data from a user's checking account, data from a user's retirement savings account, and data from the user's brokerage account. The account data from the three separate accounts is displayed for the user on a single web page. However, Khanna does not disclose a mapping process that would interrelate data from the three accounts. Using the above example, the user transfers money from his checking account to his retirement savings account. He subsequently rolls a balance of his retirement savings account into his brokerage account. Khanna is not concerned with, nor does Khanna disclose, mapping the transfer and rollover transactions such that the user would see the relationship of the two corresponding transactions in the same categorized view.

Neither Shoolery nor Khanna are concerned with the specific problem of providing highly scalable, conditioned and inter-related transactional data from multiple disparate data sources including BOTH travel cost data from travel sources AND financial charge data from financial account sources. Moreover, neither Shoolery nor Khanna teach the complex data mapping process as disclosed by the presently claimed invention. Specifically, mapping of financial transactions obtained from one or more financial databases to travel transactions obtained from a plurality of disparate travel databases is not disclosed by the cited references. As such, neither Shoolery, Khanna, nor any combination thereof, disclose or contemplate the following combination of unique steps which go way beyond the use of travel transaction

**data and travel cost data**, as similarly recited by independent claims 1, 6, 11, and 12 (emphasis added):

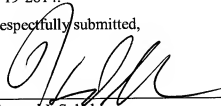
- **formatting** the data selection criteria in accordance with format requirements of a plurality of disparate financial sources, wherein the plurality of disparate financial sources comprise financial account providers which store financial transaction account data including **financial charge data**;
- retrieving the financial transaction account data, including the **financial charge data**, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria
- adding to the travel expense report, line item detail including **the financial charge data** from the financial transaction account data **and** from the travel transaction data

Dependent claims 2-5, 7-10, and 13 variously depend from independent claims 1 and 6. As such, dependent claims 2-5, 7-10, and 13 are allowable for at least the reasons set forth above, as well as in view of their own respective features.

New dependent claim 14 depends from independent claim 1. As such, dependent claim 1 is allowable for at least the reasons set forth above, as well as in view of its own respective features.

In view of the above remarks and amendments, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable over the cited references. Accordingly, Applicant respectfully requests allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,



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